



Powered by Resourcing Edge



A long-term strategy for your business to control costs, reduce risk, better manage human resources, and increase employee engagement & retention.

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Empowering Businesses to Focus on Success.

Resourcing Edge relieves the strain of employee administration and frees up company resources, giving your business a competitive edge.

Our mission is to empower your company to focus on its' success. While keeping with our commitment to integrity, doing what's right, being transparent, worthy of trust and of unquestioned financial strength.

Resourcing Edge provides a long-term strategy to control costs, reduce risks, and better manage payroll, human resources, employee benefits, workers' compensation insurance. and increase employee retention and engagement

ADVANCED TECHNOLOGIES

- We provide cutting-edge tools to enhance your capabilities, improve efficiency and empower your staff.

SPECIALISTS IN EVERY DEPARTMENT

- We provide valuable information and guidance from certified industry experts that keep you compliant, protect your business, and allow you to focus on what really matters.. growing your company and out-maneuvering your competition

WORLD CLASS BENEFITS FOR YOUR EMPLOYEES

- We provide the best in class for Health, Dental, and ancillary benefits to keep your company an Employer of Choice when seeking talent or retaining existing employees.

PERSONAL ACCOUNT MANAGER

- Resourcing Edge provides you with a single point of contact offering exceptional support and quick response times.

Protection for your Business When You Need it Most.

Resourcing Edge provides Employment Practices Liability Insurance coverage for every client.

MANAGE YOUR RISK

Our EPLI policy protects you from expensive employment-related lawsuits:

- Discrimination and sexual harassment
- Wrongful termination and wrongful, excessive, or unfair discipline in violation of the Family Medical Leave Act
- And more

Policy Parameters*

- Up to \$3,000,000 in total coverage (\$2,000,000 in legal defense and settlement coverage with an additional \$1,000,000 in legal defense costs)
- Policy belongs to Resourcing Edge; client is endorsed as additional insured

RESOURCING EDGE'S EPLI POLICY COVERS THE FOLLOWING COSTS

(subject to applicable deductibles)

- Defense expenses and mediation
- Judgments, settlements, verdicts, awards
- Damages such as back pay, front pay,
- Pre- and post-judgment interest, liquidated damages
- Discrimination based on race, gender, religion, national origin, age, disability or other category protected by federal, state or local employment discrimination law
- Sexual harassment
- Wrongful termination
- Wrongful, excessive, or unfair discipline
- Termination or disciplinary action in violation of the Family Medical Leave Act or similar state or local law
- Retaliation
- Negligent hiring, retention or supervision of others
- Wrongful infliction of emotional distress, mental anguish or humiliation
- Defamation, libel, slander
- Invasion of privacy

Our Accreditations

CPEO | CERTIFIED PROFESSIONAL EMPLOYER ORGANIZATION

Certified Professional Employer Organization (CPEO)

One of the first PEOs to be IRS Certified, meaning our clients have less liability and more protection.

Bonded
E·S·A·C
Accredited

Employer Services Assurance Corporation (ESAC) Accredited

Only 5% of the outsourcing service providers in the nation are ESAC accredited. Complete a rigorous process quarterly to meet ethical, operational and financial ESAC standards.



National Association
of Professional Employer
Organizations

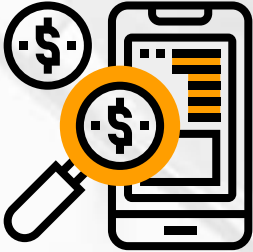
National Association of Professional Employer Organizations

The National Association of Professional Employer Organizations (NAPEO) is the voice of the PEO industry and provides a regulatory oversight and advocacy.

Our Trusted Partners



The Resourcing Edge Model



Payroll Services

From the beginning of your relationship with Resourcing Edge, you will have a staff of professionals to help you with everything from payroll to technology.



Benefits



Risk Management



Time & Attendance



HR Services

Resourcing Edge provides a single point of contact that understands your business goals, develops lasting relationships with your people, and focuses on your particular needs.



Technology

*Our robust technology makes
our payroll solutions scalable and
efficient.*

OUR PAYROLL SOLUTION SERVICES INCLUDE:

- Direct deposit, live checks and pay cards
- Online data management
- Real-time detailed reporting:
 - Job costing
 - Departmental reports
 - Benefit analysis
 - Certified reports
- Garnishment and deduction administration
- General ledger uploads
- Web-based time and attendance system (Additional Fee)
- Self-service portals for employee and employer
- Access to the information you need anytime, anywhere

**WE HAVE EMPLOYEE SELF SERVICE VIA WEB AND MOBILE
PHONE**

- Check stubs available on-line
- Pay history accessible 24/7
- Personal information to view and update
- Benefits information and enrollment status
- Vacation / sick / personal time-off management
- Access to handbooks and corporate documents
- W-2s on-line to view or print

WE PROVIDE EXPERT TAX ADMINISTRATION

- Tax administration and reporting
- Periodic, quarterly and annual filings
- W-2 processing and production



The Resourcing Edge Risk Management & Compliance Solution



RISK MANAGEMENT SERVICES

- Risk assessments and insurance claims review
- Claims advocacy / reporting
- Fully insured “pay-as-you-go” workers’ compensation coverage
- State and federal reporting

LOSS CONTROL SERVICES

- On-site loss control study
- Hazard assessment

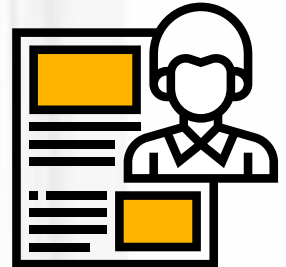
SAFETY SERVICES

- On-site safety review
- Online safety training:
 - Accident prevention
 - Hazard communications
 - Personal protection
- Safety videos / posters (Additional Fee)

Our team identifies & minimizes risks, and guides you through issues to help you stay compliant.

EMPLOYEE RELATIONS

- Development and production of employee handbooks
- Employee relations and HR consulting
- New-hire reporting
- Job description development
- Compensation analysis
- Unemployment claims management
- Hiring and termination assistance
- Verification of employment
- EEOC claims management
- Federal and state compliance management (FMLA, FLSA, WARN, etc.), affirmative action plans
- PTO policy design and administration
- Performance Management System (Additional Fee)

**TRAINING**

- E-Learning: videos, manager toolbox training, access to video e-learning, self paced training, and direct support when you need it
- Monthly webinars: free HR continuing education credits
- On-site facilitated training

RECRUITING (Additional Fee)

- Development of hiring strategies
- Sourcing and screening candidates
- Administering selection assessments
- Conducting interview training

*An entire spectrum of HR services, freeing
you to focus on your core business
activities.*

Benefits Administration & Consultation

Resourcing Edge offers a comprehensive, flexible benefits package for your employees' health and well-being.



BENEFITS ADMINISTRATION

- Processing of employee enrollments and terminations
- Employee service center to handle questions
- Employee claims support
- Premium payment and reconciliation
- COBRA notification and record-keeping
- Provision, selection and consultation of benefits plans
- Electronic enrollment for on-boarding and renewals

BENEFIT PLANS

- Major Medical insurance
- Telemedicine
- Dental and Vision insurance
- Wellness programs
- Life insurance, including dependent life insurance
- Long-term and short-term disability insurance
- 401(k) Retirement Savings Plan
- Health Savings Accounts (HSA)
- Flexible Spending Accounts (FSA)
- Employee Assistance Program (EAP)
- Discount Purchase Programs
- Credit Protection Services
- Legal Assistance Service
- Pet Insurance
- Employee Financial Assistance

Our robust cloud-based management software saves you time and money.

PAPERLESS

- Access to information anytime, anywhere
- Enables growth, reduces complexity
- 24/7 real-time information access from a phone, tablet, or computer.



COMPLIANCE

- ACA calculations and continuous system updates
- Powerful reporting capabilities
- Ability to control overtime with notifications and real-time updates

EMPLOYEE SELF-SERVICE PORTAL

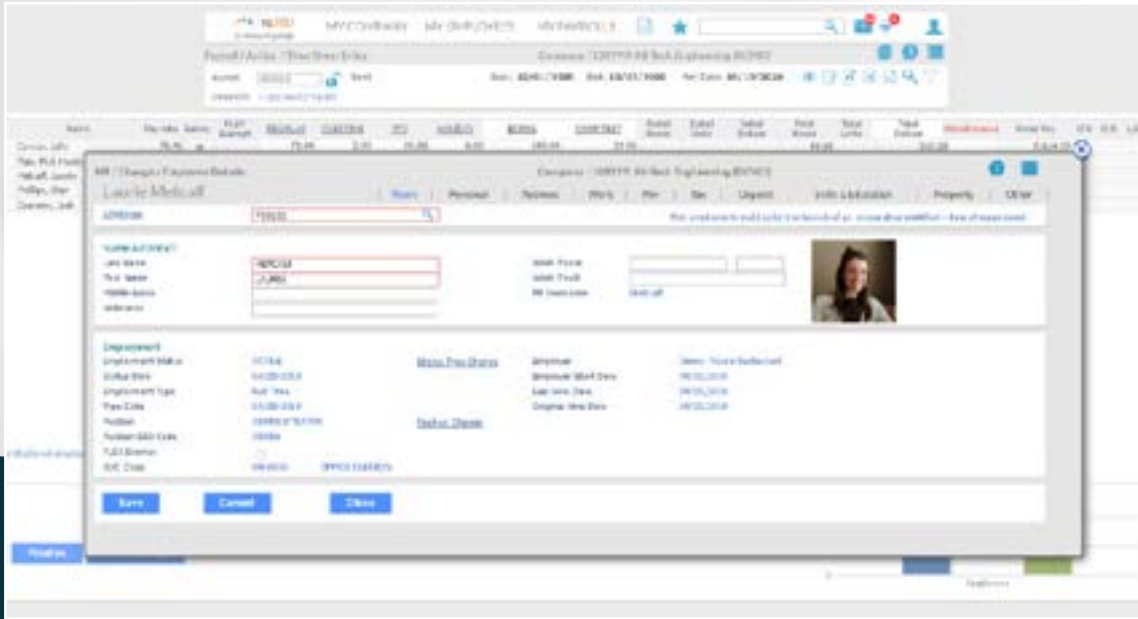
- Personal data changes
- Direct deposit changes
- Access to all stubs
- W-2s online to view or print
- Digital record-keeping
- Vacation / sick / personal time-off requests online

CLIENT SELF-SERVICE PORTAL

- Custom and standardized reports
- Invoice tracking
- Payroll approval and changes
- Employee status changes, pay rate changes, department or projects

Robust Technology Platform

Our cloud-based platform, powered by RE360, delivers payroll, benefits and HR so your team can enjoy the stability, accuracy and efficiency of a great system - optimized for the needs of small and mid-sized business - without the need for costly, time-consuming software implementation.



MOVE AND GROW FASTER

Robust, powerful reporting helps you analyze, understand and act on data to run your business better.

ENSURE ACCURACY

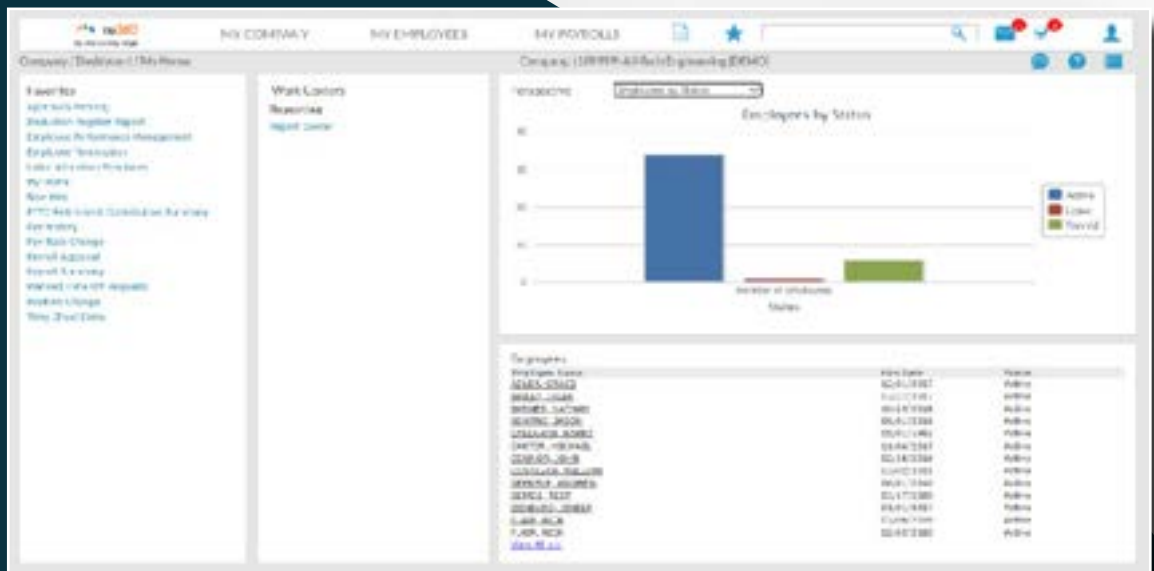
Easily access information and complete tasks regarding payroll, demographics, and taxes.

REDUCE COMPLEXITY

Easily access information and complete tasks regarding payroll, demographics, and taxes.

IMPROVE SECURITY

Control access to your sensitive data to ensure each member of your team sees only what they need, when they need to.





MAKE THE WORK DAY EASIER

Employees and managers get a cross platform-friendly experience. Mobile, Tablet, PC, and Apple devices....allowing easy access to the information they need to view and make changes. It even switches to Spanish with a click of a button!



RE360 E-LEARNING MAKES USAGE A SNAP

Employees and managers gain access to video walkthroughs to learn at their own pace or direct access to a Customer Assistance Specialist for valuable tips and guides for every process

RE360 Time

In today's ever-changing business environment employees can now be in a centralized location, remote, or assigned to multiple locations. How can you remain nimble and maneuverable and still provide a way to control hours, stay compliant with legislation, and still maximize productivity?

Enter, **re360 time**. We give you everything you need to navigate the complexities of time & attendance with ease including:

- Advanced clock technology with intelligent punch data for better labor management control
- Regulated viewing and management by supervisors and employees
- Manager dashboard for employee status, management and review
- Allows supervisors and managers to edit punch details and approve time cards
- Flexible reporting for job costing and compliance auditing



SCHEDULING

- Basic Scheduling
- View Schedule Deviations
- Schedule Based Lockout
- Section 280E Tax treatment

LEAVE MANAGEMENT

- Holidays
- Custom & Repeatable PTO
- Time off Requests
- Accrual Balance

TIMEKEEPING

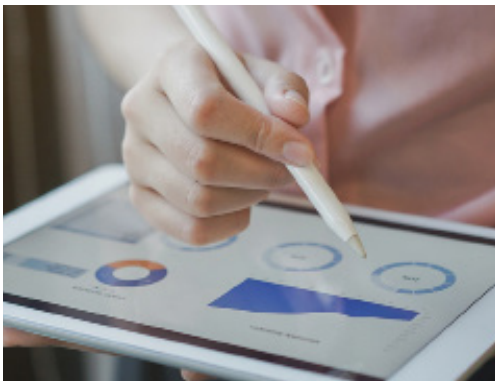
- Hardware Clocks
- Software Clocks
- Mobile access
- Break & Meal Tracking Keys
- Simple Labor Transfer Key
- Unlimited Prompt Flexibility
- Duplicate Punch Prevention
- Flexible category and pay rate punch data
- Manage Multiple Companies (EINs)



In today's ever-changing business environments: employees can now be in a centralized location, remote ,or assigned to multiple locations. We keep your company nimble and maneuverable and still provide a way to control hours, stay compliant with legislation, and maximize productivity.

TIMECLOCKS

We offer the best-in-class timeclocks that increase accuracy and make payroll and timekeeping easy or if you are working through the struggles of a remote workforce we provide a system that adapts to your mobile employees and keeps you connected to your teams and ensures accurate recordings.



SEAMLESS INTEGRATION

Configure your re360 dashboard to the features and functionality that suit your needs. We give you control and track your data the way you want to. Its an easy and effective way to absorb a huge quantity of information very quickly. The re360 dashboard is meant to present the data you find most important to you and the management of your employees with and intuitive and easy-to-navigate system.

KEEP YOUR BUSINESS ON TIME AND ON TRACK

It's time to toss spreadsheets and hand calculators. Save time and aggravation with online timekeeping. See in real-time when and where work begins and ends. When employees are remote or assigned to multiple locations, they need a better way to log their hours. Capture when and where employees start and stop work, and verify identity using intelligent time clocks and geofencing. Collect additional job-related data including tips, mileage, and project.

- Know When and where work starts/stops
- Convenient and intuitive
- Instantly available
- Precise timecard data every time



**DASHBOARD
VIEWS**



**EMPLOYEE
SCHEDULING**



**DAILY
REVIEW**



**MOBILE
RESPONSE**



**LEAVE
REQUESTS**



**GEO FENCING
READY**



DRIVE EMPLOYEE ENGAGEMENT AND SUCCESS.

The Resourcing Edge Performance Management solution helps you document evolving job responsibilities and expectations. The result is building a workplace culture that recognizes achievement and drives accountability.

Documentation helps your managers more quickly identify when employees are not meeting their goals. Identifying performance deficiencies early makes them easier to fix and can lead to a more productive team.

MITIGATE RISK WITH LINKED DOCUMENTATION.

Corrective Action Notices from the system communicate employee deficiencies and provide you with consistent documentation.

Corrective Action Notices are automatically linked to employee job descriptions and performance reviews. By maintaining an ongoing record of employee performance, you can mitigate your risk against false unemployment claims and employee lawsuits.



SAVE TIME FROM DUPLICATE DATA ENTRY.

With single sign-on (SSO), you can seamlessly import / export employee data from the Performance Management system to the HR Management System. The employee data is automatically populated in the Performance Management system, saving you time from duplicate data entry.



SIMPLE, SMART, AND EFFICIENT

re360 Talent Connect makes hiring simple, smart, and efficient. Our applicant tracking solution streamlines the hiring process and improves the candidate experience. You'll get better hires more quickly, powerful connections from a single dashboard, and an easy-to-use system customizable to your needs.

FEATURES

TOOLS

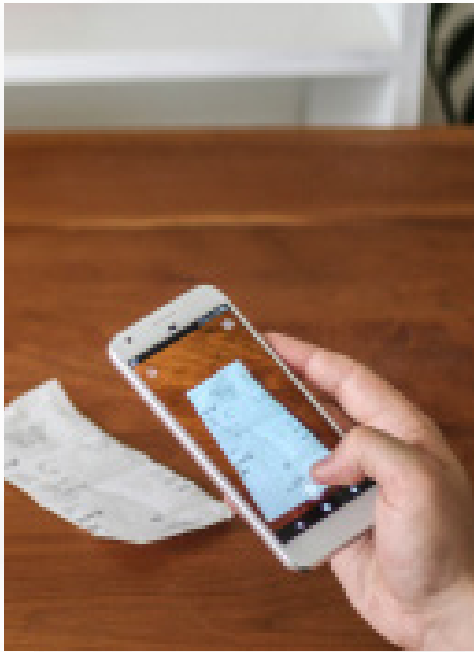
	BASIC \$250/Month	PLUS \$500/Month
Complimentary Job Postings	5 per Month	Unlimited
Applicant Tracking System	•	•
Job Postings & Syndication	•	•
Single Sign On & integration with re360	•	•
Technical Support	•	•
Recruiting Consultation	Quarterly	Monthly
Sourcing & Screening Candidates	--	--
Coordination of Selection Process	--	--
Discount on Full-Service Recruitment Engagement	•	•

INTEGRATED ADD-ONS (additional charges apply)

- Background Checks and Drug Screens
- Reference Checks
- Employment & Education Verifications
- Personality Assessments

MULTIPLE JOB BOARDS AVAILABLE





FULL CYCLE AUTOMATED EXPENSE REPORTING.

The processing of expense reports is a painful and inefficient task for many organizations. While employees view gathering receipts, filling out forms, and waiting for their reimbursement as a necessary nuisance, for Finance, the process is downright painful - herding employees to adhere to expense rules, checking for compliance, and transferring data into the accounting system can be a significant drain on Finance staff.

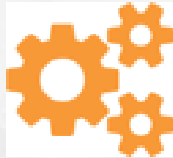
re360 Expense Management eliminates the hassle by integrating a solution with our technology that will grow with your business. We make expense reporting much easier for everyone from Employees to Finance. We make the tedious and time-consuming efficient with our intuitive experience and by integrating with your credit cards and accounting system so everyone can get on to more important tasks.

SAVE TIME WITH POWERFUL ADMINISTRATION.



Full Integration with re360

Flexible to meet any accounting configuration, we fully map to your accounting codes so you can export multiple approved expense reports with a click.



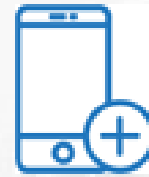
Policy Control and Reporting

Set T&E policies that match expectations for employees that are easy to understand with automatic flagging or blocking of out-of-policy submissions.



Credit Card Integration

Credit card data that flows into re360 Expense Management is automatically routed to cardholders, reducing the burden on them while helping you manage the process.



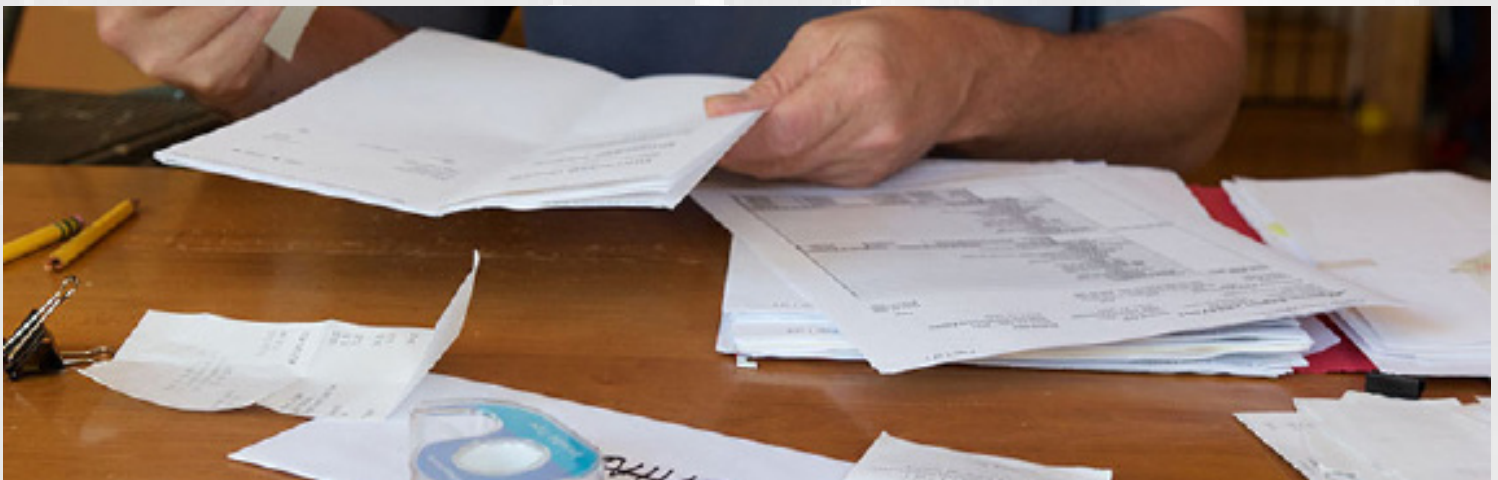
Easy to Use Mobile Apps

Make expenses easy with the ability to take pictures of receipts and create, submit, and review expense reports on mobile, tablets, or desktops!



Automated Workflow

Simple or complex approval chains with approval/denial by mobile, email, or web with choices in plain English (not accounting) & policy guidance to set clear expectations.



Resourcing Edge offers an extensive course library via a partnership with ThinkHR filled with hundreds of digital trainings on current topics and compliance essentials for both proactive and reactive training guides and video for both employees and management

Sample Courses

Pandemic Response
Compliance and Legal
Computer and IT
Managerial Training

Diversity
Workplace Safety
Customer Service
Ethics

Harassment
Human Resources
Professional Development
Engagement Improvement



A BLEND OF TECHNOLOGY, CONTENT, AND TRADITIONAL LEARNING AT YOUR DISPOSAL

Through ThinkHR, your team is able to have comprehensive knowledge and experts available through a robust cloud-based software that offers step-by-step courses, video e-learning, and managed training courses to help grow your leadership and drive employee growth and engagement.

FULL COURSE CATALOG AVAILABLE NOW

Your Resourcing Edge advisor can provide you with a full course catalog detailing all of the available resources available and assist your team with creating an employee education program that can drive engagement and make your teams more efficient!



Recruiting Services Add On

Small start-ups to established corporations, Resourcing Edge can find the right talent to fulfill your needs. Our Recruiting Services team works a clearly outlined plan to deliver the candidates you are looking for.



Direct Hire Recruiting For Your Business

Delivering high quality candidates every time.

We manage:

- Taking on all or a portion of sourcing, screening, and interviewing
- Large tool box: applicant tracking, social media, market data, performance assessments, talent pipelining
- Collaborative & strategic planning

Additional Services

- Recruiting Program Evaluation
- Career Coaching & Outplacement
- Performance Modeling & Assessment
- Employer Brand Audits
- Competitive Wage Analysis

Background Screening

Service	Brief Description
National Criminal File Background Check	A search against over 200 million criminal records covering all 50 states.
Statewide Criminal & National Sex Offender Background Check	Includes a single state's current criminal file PLUS a combined search of Sex Offender Registries from 34 states and the District of Columbia.
Statewide Criminal Check	Includes a single state's current criminal file.
Credit Report	Includes credit history through a national credit bureau.
Motor Vehicle - Driver's Record	Provides verification of specified state operator license through the specified State Department of Motor Vehicles.
Social Security Verification	Verifies the Social Security Number is valid in a given state and time frame. Locates any other names associated with the Social Security Number provided.
Education Verification	Conducts telephone interviews directly with institutions to verify degrees earned. Price per degree.
Employment Verification	Conduct telephone interviews with existing or previous employers. Price per employer verified.
Reference Check	Conduct telephone interviews with personal or business-related references. Price per reference verified.

Drug Testing

Service	Brief Description
10-Panel, Standard, Non-Regulated, Laboratory Test	Includes collection of the sample by Concentra Healthcare, transport to the Advanced Toxicology Network (ATN) testing laboratory, analysis of the sample, GC/MS confirmation by certified SAMHSA - certified laboratory and a test review by a Medical Review Officer (MRO) if required.
10 Panel Standard with MRO Review	If 10 Panel Standard Laboratory test requires review by a Medical Review Officer (MRO) and the result is positive, an additional \$8.00 fee will be assessed.
5 Panel, DOT Compliant Registered Laboratory Test	Laboratory testing includes collection of the sample by Concentra Healthcare, transport to the Advanced Toxicology Network (ATN) testing laboratory, analysis of sample, GC/MS confirmation by certified SAMHSA - certified laboratory and a test review by a Medical Review Officer (MRO), for both positive and negative results.
10-Panel, Standard, Non-Regulated, Laboratory Test	Includes collection of the sample by Concentra Healthcare, transport to the Advanced Toxicology Network (ATN) testing laboratory, analysis of the sample, GC/MS confirmation by certified SAMHSA - certified laboratory and a test review by a Medical Review Officer (MRO) if required.

UHC Medical Plan Features



UnitedHealthcare® App

When you're out and about, the UnitedHealthcare app puts your health at your fingertips. Download it today to get instant access to your health plan details.

FIND CARE

- Find network care options for doctors, clinics and hospitals in your area.
- Talk to a doctor by video 24/7.
- See reviews and ratings for doctors.

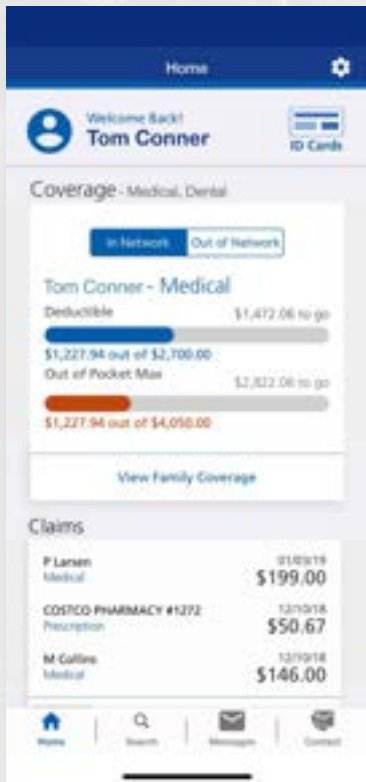
MANAGE YOUR HEALTH PLAN DETAILS

- Generate and share digital health plan ID cards.
- View claims and account balances.
- Manage prescription drugs and refills.

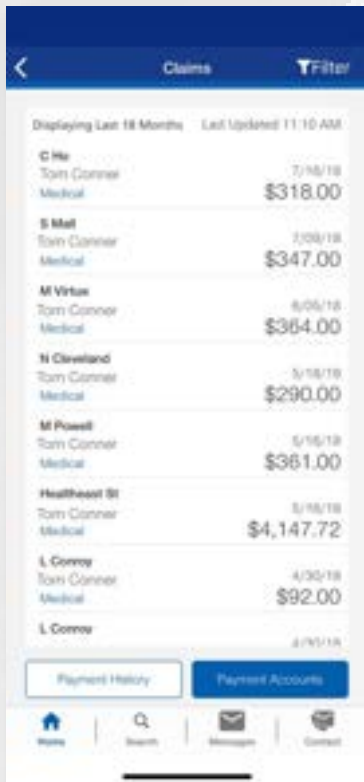
STAY ON TOP OF COSTS

- Estimate the costs of common procedures.
- View your copay, annual deductible and out-of-pocket expenses.
- View your Health Reimbursement Account, FSA or HSA if applicable.

See Your Deductibles



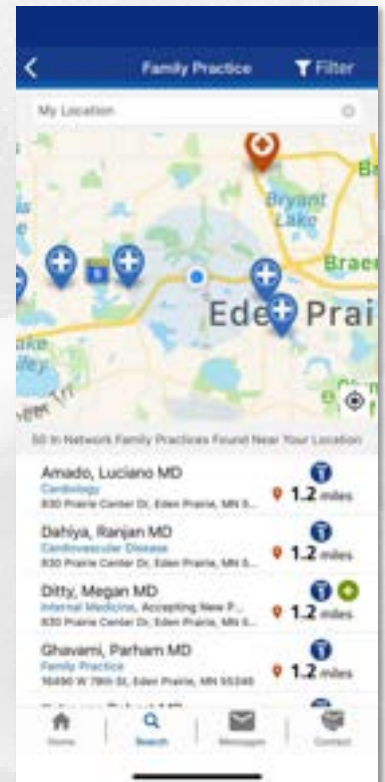
See Your Claims



Get Medical Cards



Locate Doctors & Pharmacies

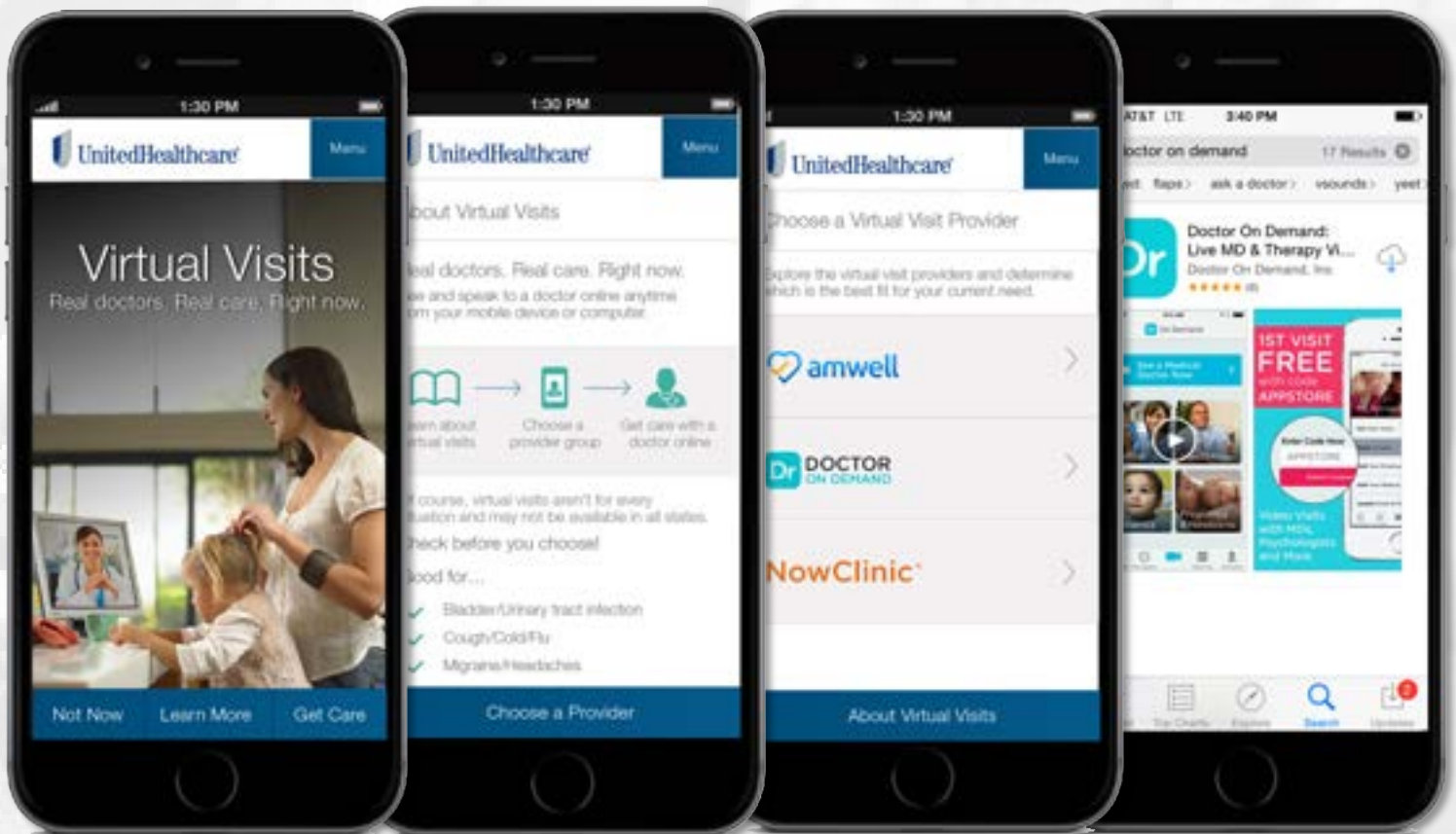




Now Offering Telehealth for COVID-19 testing-related visits

For COVID-19 testing-related visits, a telehealth visit may be a preferred way to connect with your provider. UnitedHealthcare is committed to helping you get the care you need from home or work through telehealth visits during this time. Telehealth services may be covered by your health insurance in a similar way to an office visit with your doctor. **Depending on your benefit coverage, you may be able schedule a visit with a local provider or set up a 24/7 urgent care visit.**

Whether you're at work, home, traveling, you name it—a Telehealth visit lets you talk with a doctor by video 24/7. If needed, a Virtual Visit doctor can treat and prescribe* medication for everyday illnesses like the flu, sinus infections, a cough and more. **Not available with all plans.**



Open
Health4Me app

Learn about
virtual visits

See provider
groups available

Select provider
group

Download Free
App

UHC National Medical Plan Solutions

National 500	National 2500	National 1000
<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>
Deductible \$500/\$1,000	Deductible \$2,500/\$5,000	Deductible \$1,000/\$2,000
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 0%	Coinsurance (After Ded.) 20%
Maximum Out of Pocket \$3,500/\$7,000	Maximum Out of Pocket \$4,000/\$8,000	Maximum Out of Pocket \$6,500/\$13,000
Office Copay PCP \$25 SPC \$25/50 Virtual \$0	Office Copay PCP \$30 SPC \$30/60 Virtual \$0	Office Copay PCP \$0 SPC \$100 Virtual \$0
Urgent Care, Emergency Urgent Care- \$75 ER- \$250+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- \$75 ER- \$300 Adv. Imaging - 0%	Urgent Care, Emergency Urgent Care- \$50 ER- \$250+Ded+20% Adv. Imaging - 20%
Prescription Drugs \$10/35/60/100 2.5x for Mail Order	Prescription Drugs \$10/35/60/100 2.5x for Mail Order	Prescription Drugs \$0/50/100/250 2.5x for Mail Order

Rates are dependent on plan participation, employee adoption and final medical underwriting.

Resourcing Edge is dedicated to helping businesses and their employees live healthier lives and making the health system work better for everyone by simplifying the health care experience, meeting customer health and wellness needs, and sustaining trusted relationships with care providers.

UnitedHealthcare offers the full spectrum of health benefit programs for employers, employees, and their families with more than 1.3 million physicians and care professionals, and 6,500 hospitals and other care facilities nationwide.



National 2000	National 3000	National 5000
<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>
Deductible \$2,000/\$4,000	Deductible \$3,000/\$6,000	Deductible \$5,000/\$10,000
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%
Maximum Out of Pocket \$6,500/\$13,000	Maximum Out of Pocket \$6,500/\$13,000	Maximum Out of Pocket \$6,500/\$13,000
Office Copay PCP \$0 SPC \$100 Virtual \$0	Office Copay PCP \$0 SPC \$100 Virtual \$0	Office Copay PCP \$0 SPC \$100 Virtual \$0
Urgent Care, Emergency Urgent Care- \$50 ER- \$250+Ded+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- \$50 ER- \$250+Ded+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- \$50 ER- \$250+Ded+20% Adv. Imaging - 20%
Prescription Drugs \$0/50/100/250 2.5x for Mail Order	Prescription Drugs \$0/50/100/250 2.5x for Mail Order	Prescription Drugs \$0/50/100/250 2.5x for Mail Order

Rates are dependent on plan participation, employee adoption and final medical underwriting.



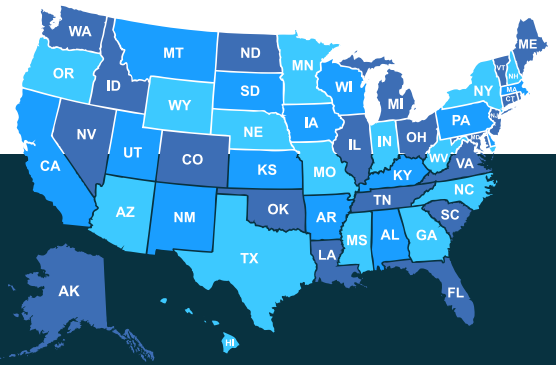
**UnitedHealthcare
robust tools**

Claims utilization via website or mobile gives detailed reporting to help employees manage a benefit plan fast and easily 24 hours a day, 7 days a week.

UHC National Medical Plan Solutions

National 6000	National 2800 HDHP	National 3500 HDHP
<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>
Deductible \$6,000/\$12,000	Deductible \$2,800/\$5,600	Deductible \$3,500/\$7,000
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%
Maximum Out of Pocket \$7,000/\$14,000	Maximum Out of Pocket \$6,350/\$12,700	Maximum Out of Pocket \$6,350/\$12,700
Office Copay PCP \$0 SPC \$100 Virtual \$0	Office Copay PCP 20% SPC 20% Virtual 20%	Office Copay PCP 20% SPC 20% Virtual 20%
Urgent Care, Emergency Urgent Care- \$50 ER- \$250+Ded+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- 20% ER - 20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- 20% ER- 20% Adv. Imaging - 20%
Prescription Drugs \$0/50/100/250 2.5x for Mail Order	Prescription Drugs \$10/35/60 Copay applies after Ded is met	Prescription Drugs \$10/35/60 Copay applies after Ded is met

Rates are dependent on plan participation, employee adoption and final medical underwriting.



**UnitedHealthcare
networks**

Nationwide network of quality health care providers, including more than 1.2 million physicians and care professionals, and 6,500 hospitals and other care facilities.

National 4000 HDHP	National 5000 HDHP	National 6750 HDHP
<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>
Deductible \$4,000/\$8,000	Deductible \$5,000/\$10,000	Deductible \$6,750/\$13,500
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 0%
Maximum Out of Pocket \$6,350/\$12,700	Maximum Out of Pocket \$6,350/\$12,700	Maximum Out of Pocket \$6,750/\$13,500
Office Copay PCP 20% SPC 20% Virtual 20%	Office Copay PCP 20% SPC 20% Virtual 20%	Office Copay PCP 0% SPC 0% Virtual 0%
Urgent Care, Emergency Urgent Care- 20% ER- 20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- 20% ER- 20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care - 0% ER - 0% Adv. Imaging - 0%
Prescription Drugs \$10/35/60 Copay applies after Ded is met	Prescription Drugs \$10/35/60 Copay applies after Ded is met	Prescription Drugs 0% Co-Ins after Ded is met

Rates are dependent on plan participation, employee adoption and final medical underwriting.



UnitedHealthcare
resources

Online and mobile provider search and cost transparency tool allows members to choose the care they need, at the most competitive price.

UHC Texas Medical Plan Solutions

Texas 2000	Texas 3000	Texas 5000
<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>
Deductible \$2,000/\$4,000	Deductible \$3,000/\$6,000	Deductible \$5,000/\$10,000
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%
Maximum Out of Pocket \$7,150/\$14,300	Maximum Out of Pocket \$7,150/\$14,300	Maximum Out of Pocket \$7,150/\$14,300
Office Copay PCP \$15 SPC \$50 Virtual \$0	Office Copay PCP \$15 SPC \$50 Virtual \$0	Office Copay PCP \$15 SPC \$50 Virtual \$0
Urgent Care, Emergency Urgent Care- \$25 ER- \$300+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- \$25 ER- \$300+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- \$25 ER- \$300+20% Adv. Imaging - 20%
Prescription Drugs \$10/35/60/100 2.5x for Mail Order	Prescription Drugs \$10/35/60/100 2.5x for Mail Order	Prescription Drugs \$10/35/60/100 2.5x for Mail Order

Rates are dependent on plan participation, employee adoption and final medical underwriting.

UnitedHealthcare
24/7 website



- Member website with access to benefit and claims information.
- Gives employers the ability to manage member information and enrollment.
- Provider website with member benefit verification.

Texas 6750	Metro 1000	Metro 3000
In-Network Single/Family	In-Network Single/Family	In-Network Single/Family
Deductible \$6,750/\$13,500	Deductible \$1,000/\$2,000	Deductible \$3,000/\$6,000
Coinsurance (After Ded.) 0%	Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 20%
Maximum Out of Pocket \$6,750/\$13,500	Maximum Out of Pocket \$6,500/\$13,000	Maximum Out of Pocket \$6,500/\$13,000
Office Copay PCP 0% SPC 0% Virtual 0%	Office Copay PCP \$0 SPC \$100 Virtual \$0	Office Copay PCP \$0 SPC \$100 Virtual \$0
Urgent Care, Emergency Urgent Care - 0% ER - 0% Adv. Imaging - 0%	Urgent Care, Emergency Urgent Care- \$50 ER - \$250+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- \$50 ER - \$250+20% Adv. Imaging - 20%
Prescription Drugs 0% Co-Ins after Ded is met	Prescription Drugs \$0/50/100/250 2.5x for Mail Order	Prescription Drugs \$0/50/100/250 2.5x for Mail Order

Rates are dependent on plan participation, employee adoption and final medical underwriting.



UnitedHealthcare
superior service

Dedicated member services:

- *First contact resolution.*
- *Claim navigation.*
- *Offering expertise and personalized assistance navigating through the UnitedHealthcare experience*

UHC Metro / Nevada Medical Plan Solutions

Metro 5000	Metro 6750	Nevada 2000
<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>	<i>In-Network Single/Family</i>
Deductible \$5,000/\$10,000	Deductible \$6,750/13,500	Deductible \$2,000/\$4,000
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 0%	Coinsurance (After Ded.) 20%
Maximum Out of Pocket \$6,500/\$13,000	Maximum Out of Pocket \$6,750/\$13,500	Maximum Out of Pocket \$5,500/\$12,000
Office Copay PCP \$0 SPC \$100 Virtual \$0	Office Copay PCP 0% SPC 0% Virtual 0%	Office Copay PCP \$0 SPC \$100 Virtual \$0
Urgent Care, Emergency Urgent Care- \$50 ER - \$250+20% Adv. Imaging - 20%	Urgent Care, Emergency Urgent Care- 0% ER- 0% Adv. Imaging - 0%	Urgent Care, Emergency Room, Major Diagnostic Copay Urgent Care- \$50 ER- \$400+Ded+20% Adv. Imaging - 20%
Prescription Drugs \$0/50/100/250 2.5x for Mail Order	Prescription Drugs 0% Co-Ins after Ded is met	Prescription Drugs \$0/50/100/250 2.5x for Mail Order

Rates are dependent on plan participation, employee adoption and final medical underwriting.

UnitedHealthcare Attract Top Talent



Health care coverage can be an integral part of your business strategy, helping you attract and retain top talent. Resourcing Edge and UnitedHealthcare offer a variety of group health options that give your company access to quality care while controlling costs.

Nevada HDHP 3000	Hawaii 100
In-Network Single/Family	In-Network Single/Family
Deductible \$3,000/\$6,000	Deductible \$100/\$300
Coinsurance (After Ded.) 20%	Coinsurance (After Ded.) 10%
Maximum Out of Pocket \$5,500/\$12,000	Maximum Out of Pocket \$2,500/\$7,500
Office Copay PCP 20% SPC 20% Virtual 20%	Office Copay PCP 10% Coinsurance, deductible does not apply. SPC 10% Coinsurance, deductible does not apply. Virtual 10% coinsurance by a Designated Virtual Network Provider, deductible does not apply.
Urgent Care, Emergency Room, Major Diagnostic Copay Urgent Care- 20% ER - 20% Adv. Imaging - 20%	Urgent Care, Emergency Room, Major Diagnostic Copay Urgent Care-10%, after deductible ER- 10% Coinsurance, deductible does not apply. Adv. Imaging - 10% Coinsurance, deductible does not apply.
Prescription Drugs \$10/35/60 Copay applies after Ded is met	Prescription Drugs \$10/30/50 3.0x for Mail Order

Rates are dependent on plan participation, employee adoption and final medical underwriting.



**UnitedHealthcare
Save Money**

Our plans help you save money on health care costs and keep your employees informed, healthy and happy. And healthier employees mean a healthier bottom line. So you can focus on what you do best - running your business.

Text-Based Primary Care with 98point6

98point6®

Quality + Access + Affordability

QUALITY

U.S.-based, board-certified physicians diagnose, treat, follow up and keep employees and their families happy

AFFORDABILITY

AI and machine learning optimize the medical encounter, enabling a fundamental shift in the medical cost structure

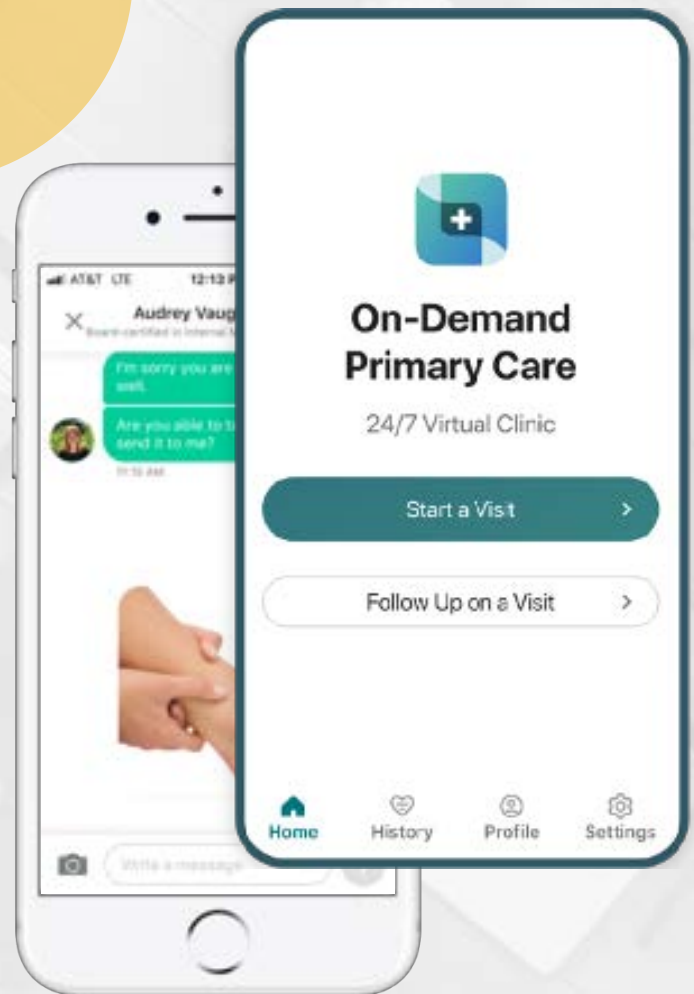
ACCESSIBILITY

Text-based care is accessible from anywhere your employees are, whether they're at home, at work or on the go

ON-DEMAND, TEXT-BASED PRIMARY CARE VIA MOBILE DEVICE

- Available to members 1 year and older, nationwide, 24/7
- HIPAA compliant, private and secure
- Building to scale for all lines of business
- Integrated into your member experience

With 98point6, you'll enhance the employee experience and enable new ways for employees to receive quality medical care, whenever they need it!



Virtual Counseling

Most people experience some distress in the course of their lives.



Stress in society is so prevalent that the U.S. Public Health Service has made reducing stress one of its major health promotion goals. We know that 60% of visits to primary care physicians are for stress related symptoms. Professional assistance helps to ensure successful management of personal challenges. Virtual Counseling is a convenient first step in getting such support.

**NO COST
To The
Member**

**Assistance
For Every Day
Problems**

**Call Center
Available
24/7***

**My Virtual Docs offers
Confidential Counseling**
and Referral Services
Including:**

- Master Level Counselors
- Comprehensive Problem Assessment and Resolution
- Education and Tools
- Supportive Counseling and Subsequent Sessions

* Our call centers are available 24/7 to assist with in-take information, and advise on how to schedule your appointment with the counselor.

**The number of times you or a family member may call in for a different issue/problem is unlimited. Each issue will be handled separately, and the number of counseling sessions will be determined as clinically appropriate, based on each issue at that time. This program is for short-term problem resolution, referral, and crisis intervention services. If you are experiencing an emergency, call 911, or go to your nearest emergency room.



MY VIRTUAL DOCS
HEALTHCARE, WHEREVER, WHENEVER



TOTAL PET PLAN

Total Pet Plan from Pet Benefit Solutions

PETPLUS PET PRODUCT DISCOUNT PLAN:

Receive members-only pricing (up to 50% off) on prescriptions, preventatives, food, toys, treats and more

PET ASSURE VETERINARY DISCOUNT PLAN:

Saves you 25% on in-house medical services at participating veterinarians

WHISKERDOCS 24/7 PET HELP LINE:

Access real-time support from veterinary experts, even when your vet's office is closed

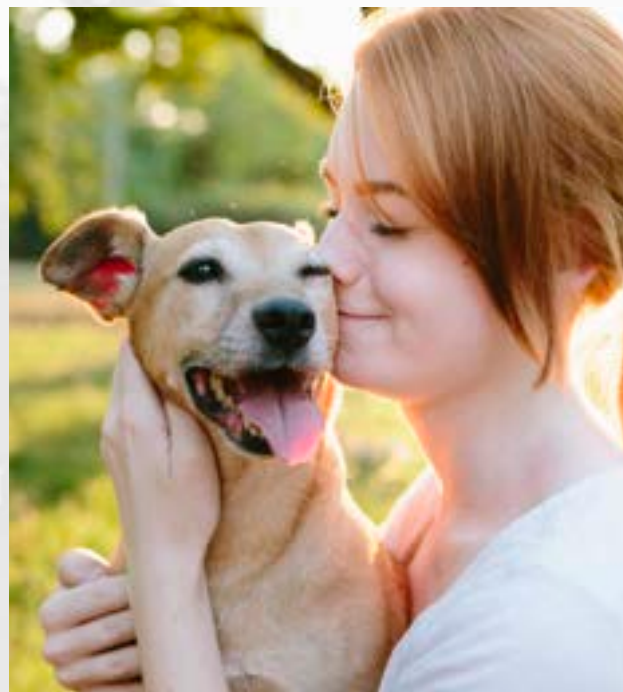
THEPETTAG LOST PET RECOVERY SERVICE:

Peace of mind to help your cats or dogs return home if they were to go missing

Pet Benefit Solutions - Total Pet Plan

ONLY PET BENEFITS PACKAGE AVAILABLE THAT COVERS EVERYTHING THAT PETS NEED

- Single product to implement
- Easy enrollment; employees select a plan based on the number of pets they want to cover
- Same low price for every employee
- From Vet and pet product discounts to lost pet recovery service, Total Pet has something for every pet parent



Give Your Employees Access to MemberDeals

Give you and your employees access to everything you need to work and play from any web capable device, including discounts on electronics, entertainment, health & wellness, groceries and more! Be sure to also check out our offering of exclusive savings on travel and entertainment. Visit often, as new products and discounts are constantly being added!

Rental Cars

Gift Cards

Hotels

Theme Parks

Attractions

Movie Tickets

Events

Live Shows

Sports

Ski Resorts

Stay at Home Essentials

Work From Home Essentials

Apparel & Accessories

Appliances

Automotive

Beauty & Skincare

Cell Phones

Children & Family

Computers & Tablets

Crafts & Hobbies

Education

Electronics

Entertainment

Financial Wellness

Flowers & Gifts

Food & Wine

Health & Wellness

Home Insurance & Protection

Jewelry

Kaiser Fitness

Loans & Refinancing

Meal Planning

Office

Pets

Subscriptions

Travel

Vision & Optics

...and so much more!




MemberDeals
 EXCLUSIVE MEMBER ONLY OFFERS

<https://memberdeals.com/resourcingedge/?login=1>

Help Your Employees Achieve Financial Freedom with FinFit®

FinFit is a holistic financial wellness solution designed to enable an employee to identify their financial goals, assess the specific areas where financial wellness assistance is needed, and provide tools and resources that allow the individual to achieve financial freedom without any liability to employers!



FinFit's financial wellness programs support the key financial elements that impact an individual's overall well-being: Spend, Save, Borrow and Plan. FinFit offers a variety of educational resources, financial wellness programs, tools and solutions to assist employees in meeting their financial goals and incentivizes participation through a member rewards program.

- 

Personalized financial assessment
- 

One-on-one Financial Coaching
- 

Educational tools and resources
- 

Budget calculators
- 

Student loan services
- 

Financial dashboard
- 

Early wage access
- 

Coupon Vault
- 

**Access to loans through Celtic Bank,
Member FDIC**
- 

FinFit IQ - Live Trivia

Improving employees' financial well-being will lead to healthier individuals which in turn, benefits the entire organization by creating a workplace culture of motivated, focused employees. Reduced absenteeism, decreased turnover rates and increased employee satisfaction and morale are a few of the benefits financial wellness programs can bring to an organization.





MY VIRTUAL DOCS
HEALTHCARE, WHEREVER, WHENEVER



B EARN
earn while you burn™

GET "PAID" TO EXERCISE – EARN WHILE YOU BURN – FREE

My Virtual Docs™ Care Package includes free access to Bearn ("earn while you burn"), the unique wellness app for your smartphone that rewards you for exercise and good health.

Bearn rewards you with a penny in Bearn cash for every calorie you burn above your resting heart rate.

Only an iOS or Android smartphone is needed to earn for walking or running

SPEND UNLIMITED BEARN CASH, INSTANTLY

On average, users earn \$6.78 in Bearn cash every day – that's \$200 in Bearn cash each month – over \$2000 a year!

And you can spend your Bearn cash instantly in the Bearn Marketplace, dollar-for-dollar just like cash, (for huge savings on 5000 products – cell phone earbuds, cases and chargers; Titleist golf clubs; Lululemon exercise apparel; Nike running shoes; Ray-ban and Oakley sunglasses; Roomba vacuums, Calvin Klein cosmetics, even grocery savings!)

Bearn cash can be used for travel savings on 900,000 Airbnbs, VRBOs, and major hotel brands, and for savings on thousands of local stores right in your own neighborhood (restaurants, movie theaters and concerts, dry cleaners, auto repair, dance lessons and more).

GOT A WEARABLE? EVEN BETTER

Sync the Bearn app with an Apple Watch, Fitbit or other fitness tracker and earn even more for calories you burn walking, running, cycling, swimming, weightlifting, playing tennis – any activity that burns calories.

IT'S EASY AND IMMEDIATE

It's easy ... just download the app, start burning calories, and instantly earn cash to redeem in the Marketplace. There is no cap or limit on how much you can earn!

And there's still more !
The Bearn app includes a free 3-D Scanner using a smartphone's camera – in just 2 minutes users can scan themselves, get 100 biometric measurements on their health to share with advisors to design just the right exercise program based on scan results.

The scanner can be used again and again to chart progress toward good health.

It will even report if you might be a candidate for developing Type 2 diabetes – valuable data to learn and act on to protect your good health.

Bearn is FREE and included when you subscribe to the My Virtual Docs™ Care Package

Have fun, stay healthy, and earn while you burn!

Give Employees Access to Earned Wage Advances

With ZayZoon, your employees can access a portion of their paycheck before payday. ZayZoon advances the employee a portion of their earned wages from ZayZoon's funds. The repayment of funds to ZayZoon occurs via a deduction on the next paycheck. The service is not a loan, employees pay a flat fee in order to access their earned wages before payday, **without any employer liability!**

IMPROVE EMPLOYEE WELLNESS

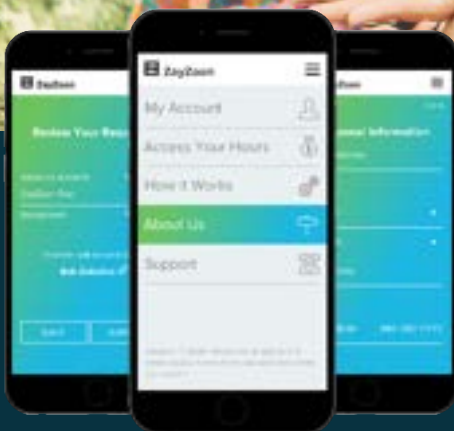
38% of Employees say financial stress is a distraction for them at work. Reducing financial stress minimizes distraction, reduces absenteeism and improves Employee Wellness.

INCREASE PRODUCTIVITY

By allowing your employees to access part of their paycheck when they need, they gain control over their finances between paydays. This can help them avoid costly alternatives like overdraft fees and predatory loan products.

RETAIN AND RECRUIT

25% of employees use our services. Employees are now asking if employers have Wages On-Demand as part of onboarding. Put ZayZoon in your job postings.



EMPLOYEES AVOID COSTLY LOANS, OVERDRAFT AND LATE BILL PAYMENTS.

Give access to your employees their wages in advance of payday. They work everyday, why can't they get paid everyday?

REDUCE EMPLOYEE FINANCIAL STRESS

38% of employees say financial stress distracts them at work. Do you have one of these employees? We can help.

INSTANT 24/7/365 ACCESS TO EARNED WAGES

In 30 seconds employees can signup and have funds in their account. Whether it's 3pm or 3am!

INEXPENSIVE FOR EMPLOYEES

Access increments of \$200 (up to 50% of an employees earned wages) for a \$5 flat fee to avoid overdraft fees, late bill payments or to cover a cash flow shortfall between paydays. Employees get paid when they need.

WHAT IS IDENTITY THEFT AND ARE YOU AT RISK?

Identity theft is a crime in which someone accesses information to commit fraud, typically by getting false credentials, opening new accounts in someone else's name or using someone else's existing accounts. Identity theft is a serious crime in the United States. Over 12.6 billion dollars were stolen from identity theft victims in 2019. Based on an on-line survey of 5,020 US adults conducted by The Harris Poll on behalf of NortonLifeLock, January 2020. You can take steps to help avoid having your identity stolen. First, you'll need to know how identity theft occurs and how to spot it.

HOW IDENTITY THEFT HAPPENS

There are a lot of ways identity theft can happen to you. Hackers may get your information from a data security breach. Or, you may unknowingly provide it on social media, during conversations others can hear or by leaving financial documents in unsafe places. That information may include:

- Social Security number
- Full name, address and birth date
- Credit card or bank account numbers
- Car insurance or medical insurance account numbers
- Details that can tip off people to your account-recovery questions, such as your mother's maiden name or your home town

With this information, criminals could impersonate you, max out your credit cards, rent an apartment, steal your frequent-flyer miles or act out a number of other bad-guy fantasies. Thieves can even access the Social Security number of a deceased person, commit fraud, and create problems for the estate.

DETECT & ALERT

We can detect a wide range of threats and will alert you if we find potentially suspicious activities.

RESTORE

A dedicated U.S.-based Identity Restoration Specialist will work to resolve your identity theft problem

STOLEN FUNDS REIMBURSEMENT

We'll reimburse up to \$25,000 to \$1 million to replace stolen funds depending on your level of your plan.



PRO

PREMIUM

	PRO	PREMIUM
Employee Only	\$5.99 / Month	\$12.49 / Month
EE + Family	\$11.98 / Month	\$24.98 / Month

Retirement Plan Services

CLIENT COMPANY BENEFITS

- Affordable retirement plan.
- Flexible plan features, including safe harbor and profit sharing.
- Customizable 401(k) plan design options, involving eligibility options, company match, vesting schedules, and more.

LET US HANDLE THE ADMINISTRATION FOR YOU

By participating in the Resourcing Edge 401(k) Plan, nearly all administrative tasks will be managed by Resourcing Edge and its service providers. The administrative tasks that Resourcing Edge and its service providers will manage for you include:

- *Administrative responsibilities*
- *Employee eligibility tracking*
- *Distributions*
- *Plan compliance*
- *Non-discrimination testing*
- *Annual reporting*
- *Participant education/enrollment*

ABOUT THE PLAN

- Resourcing Edge offers a Retirement Savings Plan through MassMutual.
- This is a Multiple Employer Plan sponsored by Resourcing Edge, who will be serving as the Plan Administrator.
- The MassMutual investment lineup offers a menu of investment options for Participant selection.
- The investment lineup is monitored at the Plan level on a quarterly basis in order to provide the highest quality.
- Participants have access to Index and Actively managed funds, Target-date funds and Investment Advisory Services.



FINANCIAL EDUCATION FOR YOUR PARTICIPANTS

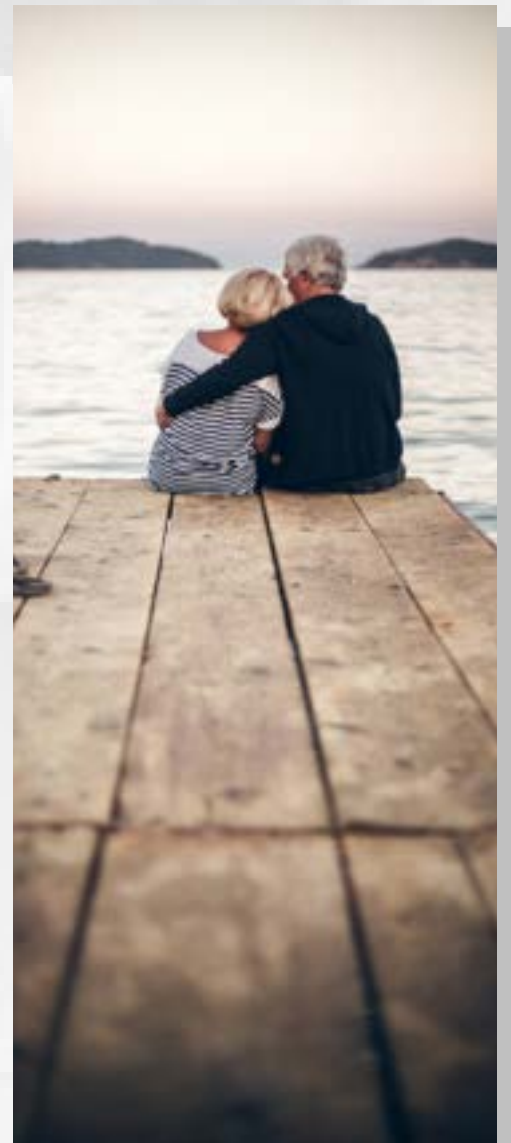
As part of the 401(K) Plan services provided by Resourcing Edge, each Client Adopter will be assigned a Financial Educator. The team of Financial Educators consists of licensed Independent Financial Advisors, who are available to provide assistance to the Client Adopter and their respective Participants.

YOUR FINANCIAL EDUCATOR WILL:

- Provide one-on-one enrollment assistance for new Client Adopters coming into the Retirement Savings Plan.
- Conduct annual retirement-focused workshops, available to all eligible participants.
- Assist individual Participants with account reviews, payroll contribution changes, asset allocation recommendations, rollover consolidations, etc.

The 401(k) Plan Fees

401(k) Implementation Fee	No Charge
Annual Maintenance Fee (billed annually on first pay following effective date)	\$400.00
Applied to Participant Accounts:	
Loan Initiation Fee	\$100.00
Quarterly Loan Fee	\$6.00
Distribution Processing	\$125.00




resourcing edge
 sharp people, sharp solutions.

Dental Plans via MetLife

Whether you're in need of routine cleanings, braces, or a filling, a solid dental plan makes it easier for you to help protect your smile and your budget.



MetLife Gold Dental Plan

Coverage Type	In-Network*	Out-of-Network**
Type A - Preventative	100%	
Type B – Basic Restorative	80%	
Type C – Major Restorative	50%	
Type D - Orthodontia	50%	
Deductible	In-Network*	Out-of-Network**
Individual / Family (per covered person per year)	\$50 / \$150	\$50 / \$150
Annual Maximum Benefits	In-Network*	Out-of-Network**
Per Person	\$2,500	\$2,500
Orthodontia Lifetime Maximum	\$1,500	\$1,500

Rates

	Monthly
Employee	41.56
Employee + Spouse	81.59
Employee + Children	111.24
Family	153.31

MetLife Silver Dental Plan

Coverage Type	In-Network*	Out-of-Network**
Type A - Preventative	100%	Fee Schedule
Type B – Basic Restorative	80%	Fee Schedule
Type C – Major Restorative	50%	Fee Schedule
Type D - Orthodontia	50%	Fee Schedule
Deductible	In-Network*	Out-of-Network**
Individual / Family (per covered person per year)	\$50 / \$150	\$50 / \$150
Annual Maximum Benefits	In-Network*	Out-of-Network**
Per Person	\$1,500	\$1,500
Orthodontia Lifetime Maximum	\$1,000	\$1,000

Rates

	Monthly
Employee	26.81
Employee + Spouse	52.34
Employee + Children	67.59
Family	93.12



Provide your employees with valuable savings on vision care and eye-wear so they can stay on top of their vision health – with no cost to you.

- Choice of over 66,000 private practice network access points
- Savings on a broad range of services – including laser vision correction
- Easy online servicing to quickly find a provider, review covered services, or print an ID card

Coverage Types	Vision Silver Plan Description	Vision Gold Plan Description	Copay	Frequency
WellVision Exam	Focuses on your eyes and overall wellness	Comprehensive exam of visual functions and prescription of corrective eyewear	\$10	Every calendar year
Prescription Glasses			\$25	See frame and lenses
Frame	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • \$150 allowance for featured frame brands • 20% savings on the amount over your allowance • \$70 Costco® frame allowance 	<ul style="list-style-type: none"> • \$175 allowance for a wide selection of frames • 20% savings on the amount over your allowance • \$95 Costco® frame allowance 	Included in Prescription Glasses	Every other calendar Year (Silver Plan) Every calendar year (Gold Plan)
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children 	<ul style="list-style-type: none"> • Single vision, lined bifocal, lined trifocal, and lenticular lenses • Ultraviolet coating and Polycarbonate lenses for dependent children 		Every calendar year
Lens Enhancement		<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Polycarbonate single vision (adult) • Polycarbonate multifocal (adult) • Scratch-resistant coating (variable by type) • Tints single vision (variable by type) • Tints multifocal (variable by type) • Anti-reflective coating • Photochromic • Average savings of 20-25% on other lens enhancements 	\$55 \$95 - \$105 \$150 - \$175 \$31 \$35 \$17 - \$33 \$17 - \$34 \$17 - \$44 \$41 - \$85 \$47 - \$82	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	<ul style="list-style-type: none"> • \$175 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
Diabetic Eyecare Plus	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details	\$20	As needed

Vision Silver Plan Rates	Monthly
Employee	\$5.72
Employee + Spouse	\$10.39
Employee + Children	\$10.90
Family	\$16.82

Vision Gold Plan Rates	Monthly
Employee	\$8.80
Employee + Spouse	\$15.97
Employee + Children	\$16.76
Family	\$25.87

Employer-Paid Group Life Insurance

The Group Life & Accidental Death & Dismemberment (AD&D) insurance covers all active full-time employees working 30 hours per week.

Plan One

01

included

\$15,000 flat coverage amount

Plan 1 is automatically included within the PEO agreement with Resourcing Edge.

Plan Two

02

upgrade

\$50,000 flat coverage amount

Plan 2 is a buy up-option for companies that want to provide a higher-level benefit to their employees.

Plan Three

03

upgrade

1x annual salary, \$300,000 maximum coverage

Plan 3 is a buy-up option for companies that want to provide a higher-level benefit to their employees.

Plan Four

04

upgrade

2x annual salary, \$600,000 maximum coverage

Plan 4 is a buy-up option for companies that want to provide the highest level benefit to their employees.

All Plans Feature

Life Insurance Conversion Privilege AD&D Education Benefit - payable for up to four years in an amount equal to 2% of the insured Employee's life insurance, but not more than \$2,500 / year

Seat Belt Benefit -additional 50% of the Accidental Death Benefit up to \$10,000

Repatriation of Remains Benefit

24 Hour AD&D



In addition to the Group Life Insurance, employees may elect to purchase a separate policy that covers themselves, spouses, or children in case the unthinkable occurs. This option gives your employees peace of mind and boosts your employee culture!

Monthly Costs - Employee

Age-Based Rate	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	0.77	0.77	0.97	1.07	1.47	2.37	3.87	6.07	7.67	13.17	21.28

Must be purchased in \$10,000 increments. Employees may choose any increment of \$10,000 up to \$500,000 Not to exceed 5X an employee's annual salary.

Monthly Costs - Spouse

Age-Based Rate	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	0.39	0.39	0.49	0.54	0.74	1.19	1.94	3.10	3.84	6.59	10.64

Starts with \$10,000 and must be purchased in \$5,000 increments (cannot exceed 100% of employee's amount). You may choose any increment of \$5,000 up to \$50,000.

Monthly Costs - Child or Children

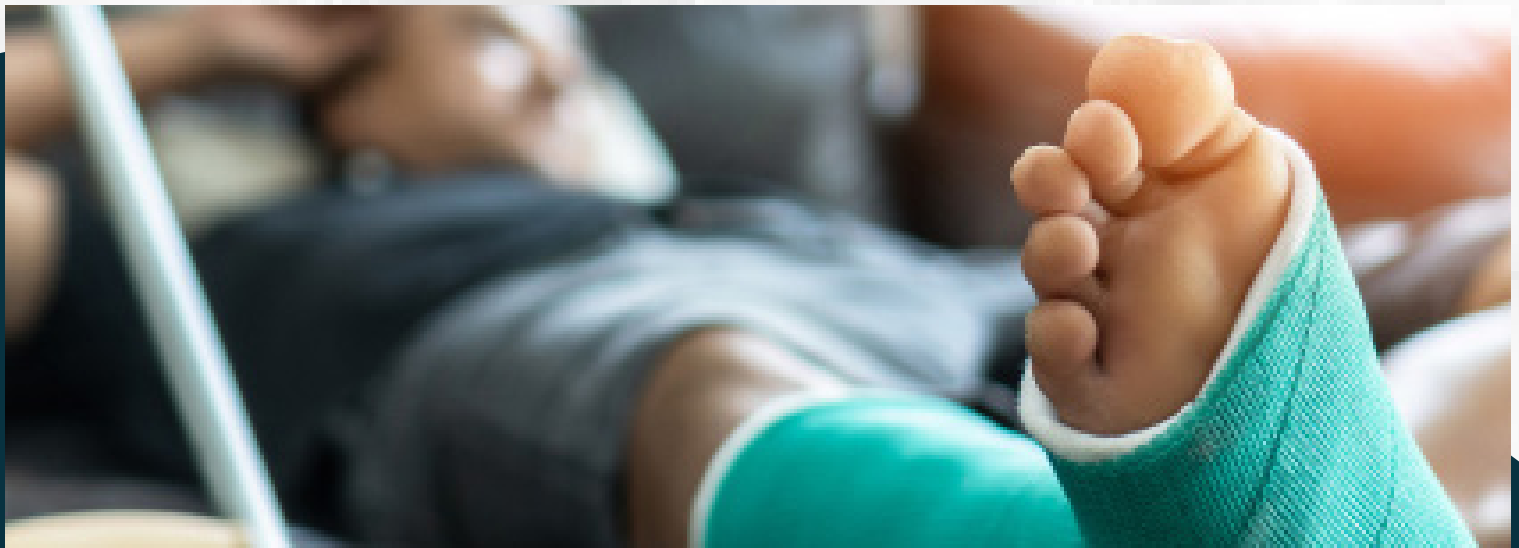
\$2.11 per month for \$10,000 worth of coverage



Employer-Paid Disability Coverage

Ensure a portion of your employees' income is covered so they can focus on getting better and back to work and worry less about paying their bills.

Coverage Type	MetLife Disability Coverage	Features
Short Term Disability Employer Paid \$0.17 per \$10 of Short Term Disability Benefit	Protects a portion of employee's income if they become partially or totally disabled for a short period of time. <ul style="list-style-type: none"> • Weekly benefit: 60% of weekly earnings to a maximum benefit of \$2,308 per week • Elimination period: injury – 14 days, sickness – 14 days • Benefit Duration: 11 weeks • Pre-Existing Condition Clause: None • Allows for 6 weeks paid maternity benefit for normal delivery; 8 weeks for C-Section 	Rehabilitation and return to work assistance program, family care incentive, guarantee insurability, maternity benefits, minimum weekly benefit of \$20.
Long-Term Disability Employer Paid \$0.34 per \$100 of Long-Term Disability Benefit	Protects a portion of employee's income if they become partially or totally disabled for a long period of time. <ul style="list-style-type: none"> • Monthly Benefit: 60% of monthly earnings to a maximum benefit of \$10,000 per month. • Definition of Disability: <ul style="list-style-type: none"> – 2-year regular occupation – Zero-day residual – Accelerated elimination period – Work incentive benefit during the first 24 months of disability payments • Elimination period: 90 days • Benefit duration: Social Security Normal Retirement Age (SSNRA) • Social Security integration: primary and family • Pre-Existing Condition Clause: 3/12 	Minimum monthly benefits – greater of \$100 or 10% of the gross disability payment, rehabilitation and return to work assistance programs, survivor benefit, family-care incentive, indexed pre-disability earnings, dependent care benefits, guaranteed insurability and 12-month rehire provision.



HELP IS CONFIDENTIAL AND EASY TO ACCESS

Resourcing Edge cares about your total health management - both physical and emotional. That's why we offer an Employee Assistance Program (EAP) provided by MetLife. This program connects you with the best mental health and counseling services to fit your individual needs. Please know that you're not alone. With just one phone call, at any hour of the day or night, you can reach a compassionate ear and connect to helpful resources.

All services provided are confidential, and will not be shared with your employer. MetLife provides over-the-phone assistance and can refer individuals to a local counselor for up to three in-office counseling visits paid for by the EAP plan.

The program is available to all employees and their eligible dependents and provides referrals for:

- Emotional problems
- Alcohol or drug dependency
- Marriage or family relationship problems
- Parenting advice
- Stress, anxiety, depression
- Financial or legal advice
- Dependent and/or elder referrals
- Bereavement counseling

75% Users Reported Less Stress.

Based on a satisfaction survey of employees who used work-life balance EAP.

WORK-RELATED GUIDANCE

Managers have unlimited access to a team of consultation experts who are available to provide guidance on staff issues and other work-related issues. Help is just a call away:

- Get an objective view and/or have a confidential sounding board
- Work on communication and problem-solving skills
- Learn how to motivate your employees

If you are a supervisor or working to become one, visit the website for information and resources on managing people. There are many tools to choose from such as management-related reading lists, videos and podcasts; tips for using electronic management newsletters; as well as self-assessment tools for becoming a better manager.

GET A HELPING HAND WHEN YOU NEED IT

When you contact your Employee Assistance Program, your privacy is 100% guaranteed. Visit www.metlifeeap.lifeworks.com. Once logged in, you will be able to:

- Access articles, guides, informative websites; view videos and online seminars; listen to podcasts
- Subscribe to email newsletters
- Find information on parenting, finances, education and more
- Use online calculators for health management, like losing weight or starting a new exercise program
- Locate school camp, eldercare and childcare providers
- Use financial calculators, retirement planners, worksheets and more

Employee Legal Service Plans

Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With MetLife Legal Plans, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you can get access to legal help for all of these issues and more, all for a monthly fee.

Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.¹ We will then give you an assigned case number to share with your attorney when you make an appointment. It's that simple.

You can speak to our network attorneys face to face or by phone, or you can submit questions online to our Law Firm E-Panel® – whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.

Our network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan – giving you peace of mind that you've got an expert on your side, for as long as you need them

A Wide Array of Services Covered

- Office Consultation and Telephone Advice
- Consumer Protection Matters
- Personal Property Protection
- Small Claims Assistance
- Debt Collection Defense
- Identity Management Services
- Identity Theft Defense
- Personal Bankruptcy or Wage Earner Plan
- Tax Audits
- Administrative Hearing Representation
- Civil Litigation Defense
- Incompetency Defense
- Affidavits
- Deeds
- Demand Letters
- Document Review
- Mortgages
- *and much much more!*



“We have done a number of “implementations” over the years and none was as smooth and stress-free as the one you have just orchestrated for us. When I heard we were going to implement a payroll conversion in a very short time, I braced myself for problems. **Resourcing Edge exceeded our expectations in every way.** And you can quote me on that!”

- Peter Wayman, Chief Financial Officer, Apartment Life

“As a non-profit firm, our funding is based on State budget revenue and grants, therefore the management of our expenses is imperative. **Resourcing Edge has been our vendor for over seven years and has become an essential and trusted member of our team. They provide guidance and assistance to us in making decisions as if they were in the next office.** Resourcing Edge has consistently offered us the best price and value!!”

- Alex B. Smith, Executive Director, North Texas Behavioral Health Authority

“Resourcing Edge has assisted us in all the key areas of service they provide. Resourcing Edge even went the extra mile and stepped in to assist us in cleaning up some payroll tax issues that materialized on another of our entities that we did not have set up with them! **We can fully attest they’ve been a great vendor partner who has actually been a daily extension of our operations.**”

- Tracy Bigby, General Operations Manager, Mid-Cities Home Medical Equipment

“I have worked with Resourcing Edge as our vendor for Payroll, Benefits Administration, Accounting, Tax and Human Resources. When we found ourselves in a complex tax situation, **Resourcing Edge quickly stepped in and handled the mid-year conversion as well as cleaned up multiple outstanding tax issues within a three-day period; that was awesome given that we only had five days to get the issues solved and taxes remitted.**”

- Dave Watson, President & CEO, Dave Watson & Associates

“We are a non-profit company with unique needs. Resourcing Edge is the best PEO service that has been able to understand those needs. Their levels of customer service from the Sales Staff, Client Services Director and Representative, HR and Payroll Department are second to none. **Their quick response to all of our needs as they arise compare to no other PEO.**”

- Kevin Faulkner, Director of Business Operations, Santa Fe Youth Services

Next Steps and Implementation

We will provide a Proposed Service Rates sheet based upon information supplied by your company. For each pay period, Resourcing Edge will pay employees via direct deposit (or paper check) and make all corresponding tax deposits.

Resourcing Edge will also provide your company with world-class benefits in the areas of medical, dental, vision, life and disability, and retirement. The pro-rata portion of the monthly employer contribution towards benefits sponsored by Resourcing Edge will appear on your company's invoice for each corresponding pay period.

NEXT STEPS

-  **1** EXECUTE CLIENT SERVICES AGREEMENT
-  **2** GATHER REQUIRED CONVERSION DATA
Establish initial payroll date
-  **3** ONBOARDING PROCESS
Welcome & meet the implementation team
-  **4** REVIEW EMPLOYEE DOCUMENTATION
Load into payroll systems
-  **5** RUN A TRIAL PAYROLL
Review for accuracy & system training
-  **6** PERIODIC REVIEWS

EXECUTE THE CLIENT SERVICES AGREEMENT (CSA)

Once the CSA is signed, our team rolls into action. We clearly set expectations and deliverables based on agreed upon timelines. We will begin assigning experts to your account based on the services and options you have chosen to implement.

GATHERING REQUIRED CONVERSION DATA

Our team will work with your group to take any existing data and move/convert it to our easy to use technology. During this process we will determine your initial payroll date and provide an onboarding schedule that causes the least disruption to your work flow.

ONBOARDING PROCESS

You will be introduced to our teams of specialists that work to integrate employees and introduce the exciting new options available to them. Here you will meet your point of contact and begin to enjoy the award winning support Resourcing Edge provides.

REVIEW EMPLOYEE DOCUMENTATION

We verify and follow up on collecting the appropriate legal employee documentation and load it into our payroll system for our first quality control test and trial run.

RUN TRIAL PAYROLL

We run a trial payroll and review/adjust for accuracy and system training to ensure everything is running smoothly. Once all quality parameters are met, we begin running actual payrolls regularly, accurately, and on time. Employees have the ability to review paystubs digitally and receive payments via direct deposit or paycards.

PERIODIC REVIEWS

Our quality assurance doesn't stop at just one payroll. We monitor each account for accuracy, customer satisfaction, and communicate the latest in state and federal legislation that could impact your business with monthly communications, newsletters, satisfaction polls and direct calls to ensure your business is benefiting from partnering with Resourcing Edge.





resourcing edge

sharp people, sharp solutions.



EMPOWERING YOUR BUSINESS TO
FOCUS ON **SUCCESS.**

CONTACT YOUR SALES TEAM TODAY

